

Chapter 7

** Set forth all names, including married, maiden, and trade names, used by the debtor(2) within the last 8 years.*

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That Are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That Are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; (*applies to cases filed on or after October 17, 2005*)
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. (*applies to cases filed on or after October 17, 2005*)

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Service Pg 3 of 4 CERTIFICATE OF NOTICE

District/off: 0542-5
Case: 09-52593

User: hernandez
Form ID: B18

Page 1 of 2
Total Noticed: 43

Date Rcvd: Aug 13, 2010

The following entities were noticed by first class mail on Aug 15, 2010.

db/db Ricardo D Cortez, Jr., Christina M Cortez, 9442 Lilly Valley, San Antonio, TX 78254-5908
cr +HSBC Auto Finance, P.O. Box 829009, Dallas, TX 75382-9009
cr +Wells Fargo Bank N.A., P. O. Box 829009, Dallas, TX 75382-9009
14071880 +Arthritis Center of S Texas, PO Box 2207, San Antonio, TX 78298-2207
14071881 +Baptist M&S Imaging, PO Box 849553, Dallas, TX 75284-9553
14071887 CCS, PO Box, 52677, Phoenix, AZ 85072
14071891 +CMRE Financial Services, 3075 E Imperial Hwy #200, Brea, CA 92821-6753
14071894 +CPS Security, PO Box 33698, San Antonio, TX 78265-3698
14071882 +Cancer Care Center of South Texas, PO Box 911234, Dallas, TX 75391-1234
14071884 +Carlos Morales, 7940 Floyd Curl Suite 860, San Antonio, TX 78229-3908
14071885 +Cash Flow Consultants, PO Box 1527, Bridgeview, IL 60455-0527
14071886 +Castillo Medical Group, PO Box 90208, San Antonio, TX 78209-9081
14071889 +Citicorp Credit Services/ Alliance One, Po Box 21882, Eagan, MN 55121-0882
14071890 +Citifinancial, 5883 Babcock, San Antonio, TX 78240-2180
14071892 +Collection Company of America, 700 Longwater Drive, Norwell, MA 02061-1796
14071893 +Conn's, PO Box 815867, Dallas, TX 75381-5867
14071897 +Financial Control Services, Po Box 21626, Waco, TX 76702-1626
14071896 +Financial Control Services, 6801 Sander Ave Suite 195, Waco, TX 76710-7804
14071898 +Financial Corporation of America, PO Box 203500, Austin, TX 78720-3500
14071899 +First Credit Services, 125 E John Carpenter Freeway Suite 1300, Irving, TX 75062-2366
14103666 +HSBC AUTO FINANCE, POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009
14071904 +LVNV Funding LLC, PO box 385908, Minneapolis, MN 55438-5908
14071905 +LVNV Funding LLC, 2650 Fountain View Dr #223, Houston, TX 77057-7631
14071907 +Managers office, PO Box 2540, San Antonio, TX 78299-2540
14071908 +NCO Financial Systems, PO Box 17080, Wilmington, DE 19850-7080
14071909 +Radiology Associates of San Antonio, PO Box 101500, San Antonio, TX 78201-9500
14071910 +Rio Credit, 1840 S Gen McMullen Suite 110, San Antonio, TX 78226-1182
14071911 +San Antonio Orthopaedic Group, PO Box 2516, San Antonio, TX 78299-2516
14071912 +Sara Apsley-Ambriz, 4002 Technology Center, Longview, TX 75605-2697
14071914 +WellMed Medical Managment, PO Box 847109, Dallas, TX 75284-7109
14092986 +Wells Fargo Bank N.A., P.O. Box 829009, Dallas, Texas 75382-9009

The following entities were noticed by electronic transmission on Aug 13, 2010.

ust E-mail/Text: USTPRegion07.sn.bnc@usdoj.gov
United States Trustee - SA12, 12, US Trustee's Office, 615 E Houston, Suite 533,
PO Box 1539, San Antonio, TX 78295-1539
14071879 EDI: PHINAMERI.COM Aug 13 2010 18:38:00 AmeriCredit, PO Box 183593, Arlington, TX 76096
14077738 EDI: PHINAMERI.COM Aug 13 2010 18:38:00 AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096
14071883 +E-mail/Text: jraichel@cms-collect.com Capital Management Services,
726 Exchange St Suite 700, Buffalo, NY 14210-1464
14071888 +EDI: CHASE.COM Aug 13 2010 18:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
14071895 +EDI: WFNNB.COM Aug 13 2010 18:38:00 Express/ WFNNB, PO Box 182125,
Columbus, OH 43218-2125
14071901 +EDI: HFC.COM Aug 13 2010 18:43:00 HSBC Auto Finance, Bankruptcy Notices, Po Box 17909,
San Diego, CA 92177-7909
14071902 +EDI: HFC.COM Aug 13 2010 18:43:00 HSBC Card Services, PO Box 60102,
City of Industry, CA 91716-0102
14071903 +EDI: LTDFINANCIAL.COM Aug 13 2010 18:38:00 LTD Financial Services,
7322 Southwest Freeway Suite 1600, Houston, TX 77074-2053
14071906 +EDI: TSYS2.COM Aug 13 2010 18:38:00 Macy's, PO Box 6938, The Lakes, NV 88901-6938
14071913 +EDI: RMSC.COM Aug 13 2010 18:43:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927
14071915 +EDI: WFFC.COM Aug 13 2010 18:38:00 Wells Fargo Home Mtg,
Attention: Bankruptcy Department MAC-X, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14071900 ##+Home Depot, PO 689100, Des Moines, IA 50368-9100

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0542-5
Case: 09-52593

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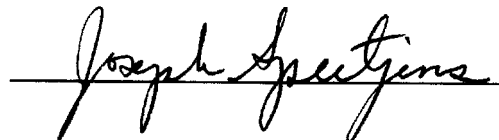
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.